

DAVE REID, OR3 DIRECTOR
MATT MACHADO, DEPUTY CAO/CDI DIRECTOR
CAROLYN BURKE, ASSISTANT DIRECTOR CDI





SANTA CRUZ COUNTY OFFICE OF EMERGENCY RESPONSE, RECOVERY & RESILIENCE



COUNTY OF SANTA CHILL

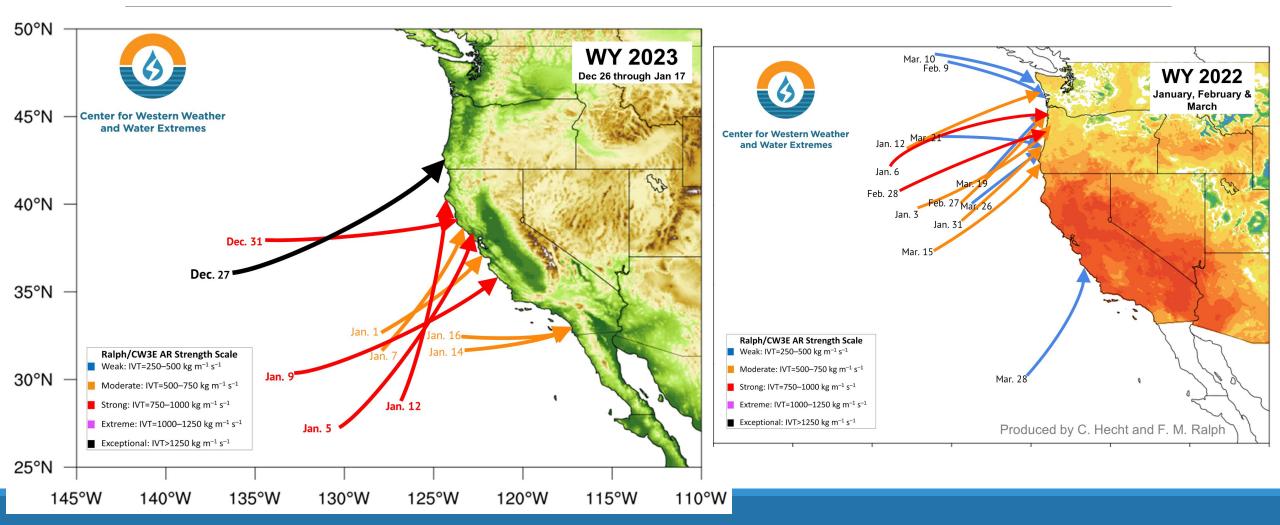
Agenda

- Brief Storm Impact Overview
- FEMA Individual Assistance Overview
- Small Business Administration Overview
- County Summary of Damage
- Typical Rebuild & Recovery Journey
 - River Flooding
 - Coastal Damage
 - Landslides and Slope Failures
 - Tree Fall Damage
- Recovery Permit Center Overview
- Questions





Review Storm Events







Review Storm Events

MULTIPLE ATMOSPHERIC RIVER EVENTS

December 30-31, 2022 – Flooding in San Lorenzo River, Soquel Creek, Aptos Creek, Corralitos & Salsipuedes Creek, Landslides, road failures

Emergency Proclamation - 1/3/2023

January 4-5, 2023 – Not as significant Rain as forecasted, Extreme winds, slope failures, Coastal Damage (Alignment of High Tide, Storm Surge, and Extreme Ocean Swells)

Emergency Proclamation – 1/6/2023

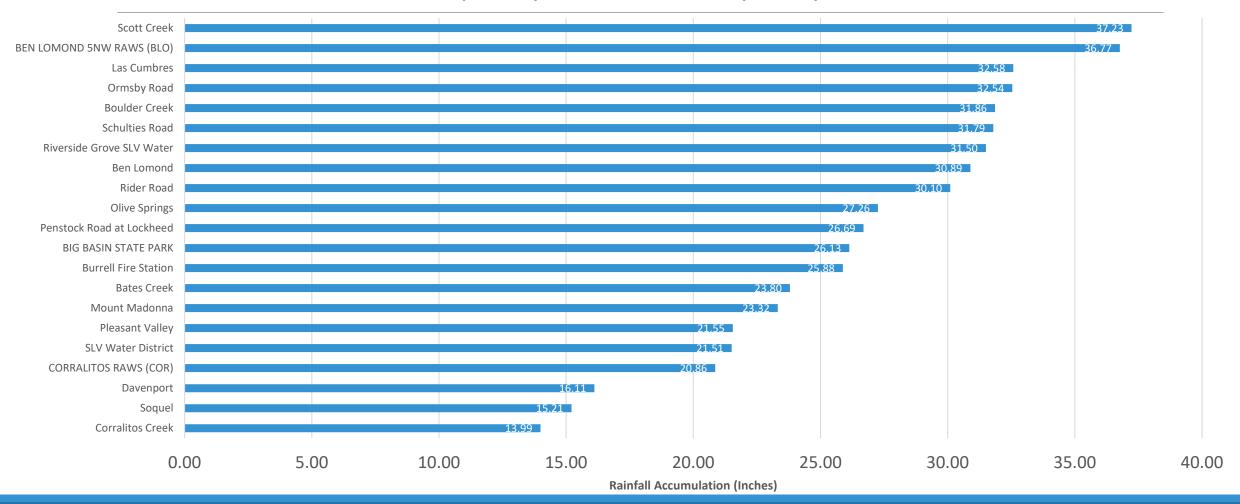
January 8-9, 2023 – Significant Flooding in San Lorenzo River, Soquel Creek, Aptos Creek, Corralitos & Salsipuedes Creek, Flood Risk of Pajaro River (Levee Repair and Reinforcement Actions), Landslides, road failures

January 13-14, 2023 -Flooding in San Lorenzo River, Aptos Creek, Corralitos & Salsipuedes Creek, Flood Risk of Pajaro River, Landslides, road failures





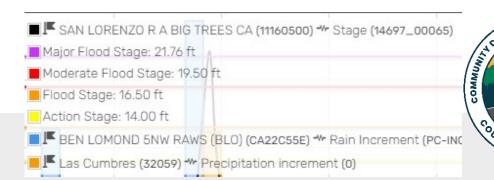
Rainfall Totals 12/26/22 thru 1/17/23



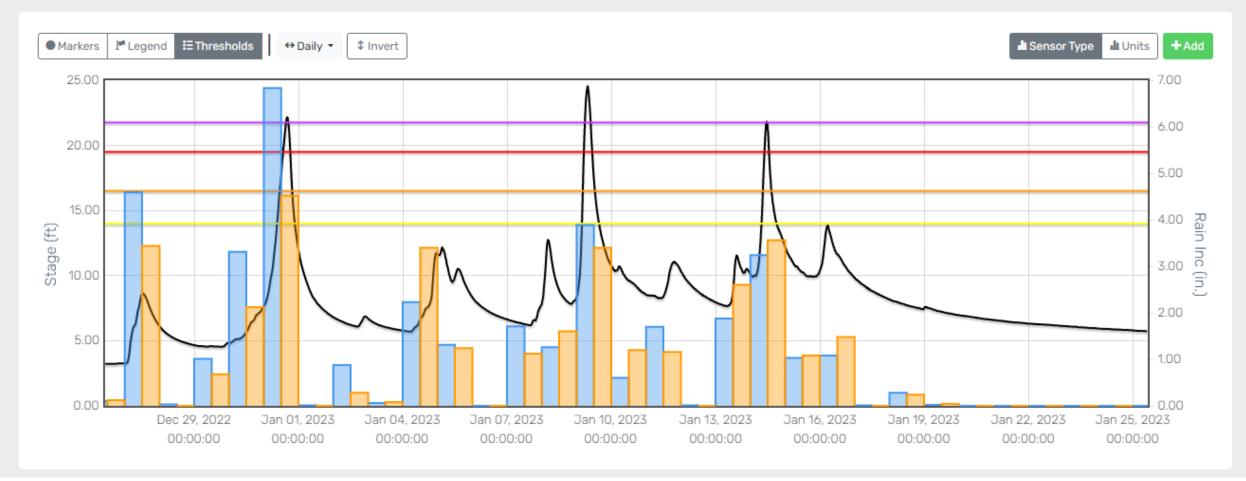


San Lorenzo River @ Big Trees

🟙 26 December, 2022 - 25 January, 2023







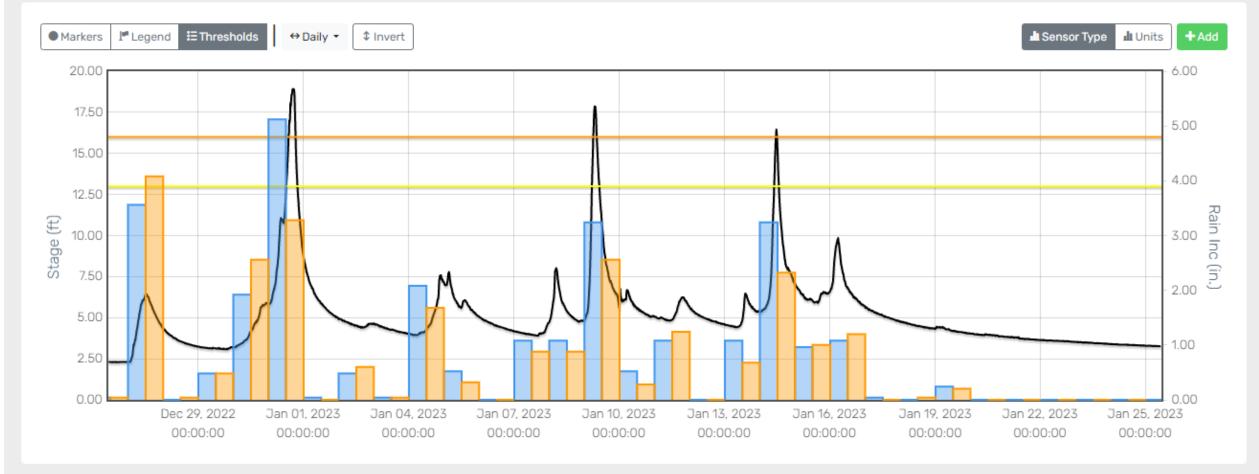


Soquel Creek @ Soquel

🛍 26 December, 2022 - 25 January, 2023



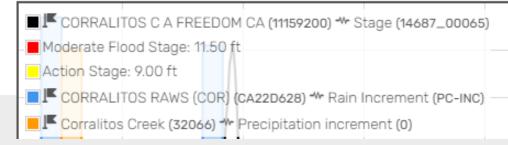




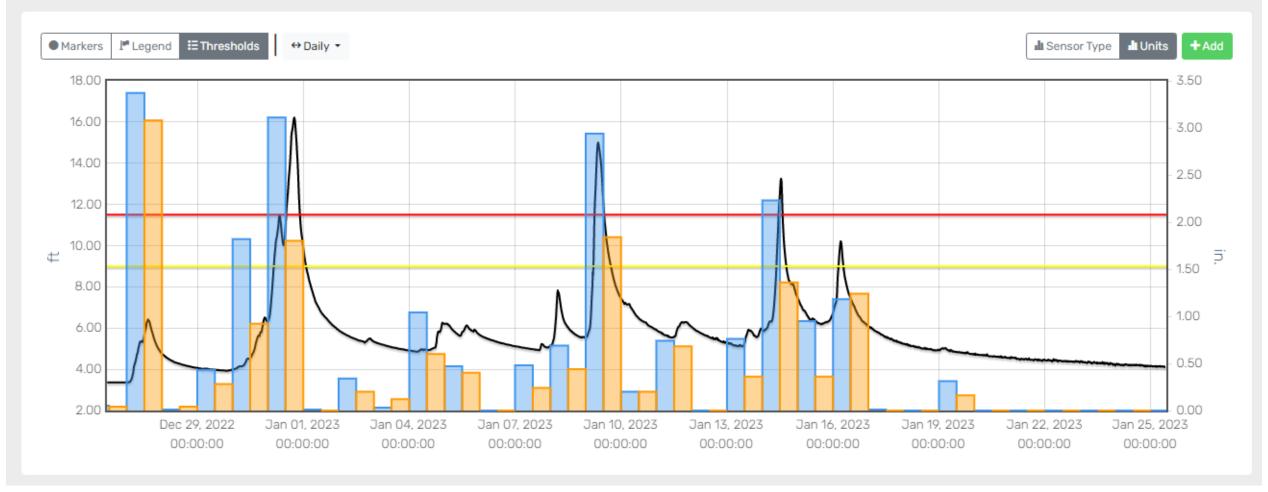
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Corralitos Creek @ Freedom

🗯 26 December, 2022 - 25 January, 2023











Process for Assistance

Registration, Helpline & Appeals

- 1-800-621-FEMA (3362)
- In-person: Joint Disaster Recovery Center
 - FELTON & WATSONVILLE TILL 2/10/23
- Digital: Internet (<u>disasterassistance.gov</u>), Mobile app
 - Application deadline is March 16, 2023
 - Assistance may be provided up until July 15, 2024



Eligibility

General Conditions of Eligibility

- U.S. citizen, non-citizen national, or qualified alien
- The parent or guardian of a minor child who is a U.S. citizen, non-citizen
 national, or a qualified alien can apply for assistance on behalf of the
 child, as long as they live in the same household.
- ID verification
- Occupancy and Primary Residence
- Disaster-related damages
- Uninsured or underinsured disaster-caused expenses and serious needs
- Even if you have insurance, you are encouraged to apply.



Types of Financial Assistance

FEMA's Individuals and Households Program (IHP)

- Housing Assistance
- Rental Assistance
- Temporary Lodging (LER)
- Repair Assistance
- Replacement

FY 2023 max = \$41,000
Rental Assistance, LER, and ADA line items do not count against the max

Other Needs Assistance

- Personal Property
- Transportation
- Funeral
- Medical/Dental
- Child Care
- Misc./Disaster Specific



Inspection Process & Disbursement of Funds

After registration, if applicants meet the initial requirements, a FEMA inspection will be issued

- A FEMA inspector will contact you directly to set up an appointment within 10 days
- Please contact FEMA if you have not heard back within 10 days to inquire about the status of your case
- Submission of insurance documentation may be required
- After a FEMA inspector verifies your <u>storm-related damages</u>, and if you meet <u>all conditions of eligibility</u>, your assistance will be disbursed within 7 – 10 days.



Appeal

If applicants disagree with a determination (decision or amount of assistance), they may appeal.

- <u>60 days</u> from date on letter
- Written documentation is <u>required</u>
- Appeal letter + substantiating documentation (receipts, contractor estimates, mechanic statements, etc.)
- Submit:
- Include FEMA reg. ID and DR-4683
- Upload to DAC account, at a DRC, or via mail/fax



Insurance

Applicants with insurance may still be eligible for FEMA assistance.

- First, <u>file a claim</u> with your insurance
- FEMA assistance is for <u>necessary expenses</u> and <u>serious needs</u>
- Underinsured
- Items that are <u>typically not insured</u> (wells, private access roads and bridges, septic systems, furnaces)
- FEMA does not assist with deductible
- If you are having difficulties with insurance, you may contact the state insurance commissioner



Other Considerations:

- If you are referred to the SBA for ONA (personal property and transportation assistance), you must apply; if you are not approved for an SBA loan, you may be referred back to FEMA
- Applicants who live in a designated SFHA and receive FEMA financial assistance must obtain and maintain flood insurance coverage.

Small Business Administration Resources

3 steps for the disaster assistance process



See if the SBA has issued a disaster declaration in your area.



Loans are available for businesses and homes affected by disaster,



Log in to your account and check your email for updates.

Types of disaster loans

SBA provides low-interest, long-term loans for physical and economic damage caused by a declared disaster. Learn more about home and personal property, business and economic injury loans.



- What is an SBA Loan, how much can I get, what is the Interest Rate?
- Who is Eligible?
- Are there requirements if my home was damaged in a flood to receive an SBA Loan?





County Summary Of Property Damages

- Storm Damage Inspections
 - 190 Yellow Tags minor, non-structural
 - 20 Red Tags structural, unsafe to occupy

- Areas Inspected
 - Canvassed known areas of flooding
 - Owner request for inspection
 - First-responder referral



- Waterline at 1-3" in an essential living space*
- When waterline exceeds 3" but is below 18", damage may be minor or major, depending on duration of flood; contaminates in the water; if waterline reached outlets; and number of essential living spaces* flooded
- Any waterline in a finished basement

MINOR

- Nonstructural damage to roof components over essential living spaces* (e.g. shingles, roof covering, fascia board, soffit, flashing, skylight)
- Nonstructural damage to interior wall components, to include drywall and

- Damage to mechanical components (e.g., furnace, boiler, water heater,
- Damage or disaster-related contamination to private well or septic system







County Rebuild & Recovery Process

- Riverine Flooding: Paradise Park, Felton Grove, Soquel Village, RDM
 - Replacement of sheet rock, insulation, sub-flooring
 - Over-the-Counter permits
 - Recovery Permit Center
- Coastal Damage: Bluffs & Beaches RDM, Beach Drive, Las Olas
 - Revetment repair, window/door replacement, slope stabilization
 - Emergency Coastal Development Permits, building permits
 - CDI Planning Division
- Landslides and Slope Failures: San Lorenzo Valley & County-wide
 - Geotechnical & Geologic Reports, Structural Repairs
 - Emergency Grading permits, building permits
 - Recovery Permit Center
- Bridge Repair & Replacement
 - Emergency Riparian Exception, Emergency building permit
 - Recovery Permit Center

Over-the-Counter permits (no structural repair) do not require plans.

Permits in FEMA "100year" Flood Zones require contractor cost estimate.

Emergency Permit Types
Building
Coastal Development
Grading
Riparian Exceptions







- Focused Building Permit Services
 - CZU Fire
 - Storm Damage
- Expedited Building Permit Services
 - Over-The-Counter building permits for minor repairs
 - Assistance with processing Emergency Repair Permits that require immediate action to prevent loss of life, health or property
- Expedited Building Plan Review and Building Inspection Services
- In-Person and On-Line Building Permit Application Services

Recovery Permit Center

George Thomas, RPC CBO

rpc@santacruzcounty.us (831) 454-5323

Visit the RPC website to schedule an appointment to discuss your project